

TRUSTMARK CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1138012	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$9,717	\$11,681	20.2%		
Loans	\$5,891	\$6,663	13.1%		
Construction & development	\$482	\$697	44.5%		
Closed-end 1-4 family residential	\$1,406	\$1,389	-1.2%		
Home equity	\$329	\$360	9.6%		
Credit card	\$42	\$41	-1.2%		
Other consumer	\$64	\$88	36.3%		
Commercial & Industrial	\$1,169	\$1,301	11.3%		
Commercial real estate	\$1,462	\$1,701	16.3%		
Unused commitments	\$1,905	\$2,187	14.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,101	\$2,791	32.9%		
Asset-backed securities	\$242	\$38	-84.3%		
Other securities	\$358	\$534	49.3%		
Cash & balances due	\$230	\$343	49.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$410	\$206	-49.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$480	\$182	-62.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$8,408	\$10,310	22.6%		
Deposits	\$7,740	\$9,687	25.2%		
Total other borrowings	\$465	\$439	-5.5%		
FHLB advances	\$0	\$11			
Equity					
Equity capital at quarter end	\$1,308	\$1,372	4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	-\$102	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	8.8%	--		
Tier 1 risk based capital ratio	15.2%	12.5%	--		
Total risk based capital ratio	16.8%	13.7%	--		
Return on equity ¹	8.5%	8.2%	--		
Return on assets ¹	1.1%	1.0%	--		
Net interest margin ¹	3.8%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	58.7%	48.3%	--		
Loss provision to net charge-offs (qtr)	33.3%	4190.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	6.6%	6.6%	0.1%	0.1%	--
Closed-end 1-4 family residential	5.2%	3.7%	0.1%	0.0%	--
Home equity	1.1%	0.8%	0.3%	0.0%	--
Credit card	0.4%	0.5%	0.7%	1.0%	--
Other consumer	0.3%	0.2%	0.2%	0.2%	--
Commercial & Industrial	0.6%	0.8%	0.3%	0.0%	--
Commercial real estate	1.4%	2.3%	0.0%	0.1%	--
Total loans	2.4%	2.3%	0.2%	0.1%	--